

Information to identify the case:

Debtor 1 **Suzanne Bair**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4218**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Southern District of Ohio**Date case filed for chapter **7 7/3/18**Case number: **1:18-bk-12585** Case Assigned To: **Beth A. Buchanan****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Suzanne Bair	
2. All other names used in the last 8 years		
3. Address	1800 Tanglewood Dr Loveland, OH 45140	
4. Debtor's attorney Name and address	Robert A Goering 220 West Third Street Cincinnati, OH 45202	Contact phone (513) 621-0912 Email: rob@goering-law.com
5. Bankruptcy trustee Name and address	Eileen K Field 3991 Hamilton Middletown Road Unit U Hamilton, OH 45011	Contact phone (513)684-9000 Email: eileenfield.trustee@fuse.net

For more information, see page 2 >

Debtor **Suzanne Bair**

Case number **1:18-bk-12585**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	221 East Fourth Street, Suite 800 Cincinnati, OH 45202-4133	Hours open 9:00 am – 4:00 pm Monday through Friday Contact phone (513)684-2572 Date: 7/5/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 8, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.	Location: Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 10/9/18 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Abandonment	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or requested by the trustee.	

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts [free Electronic Bankruptcy Noticing \(EBN\)](https://bankruptcynotices.uscourts.gov/) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <https://bankruptcynotices.uscourts.gov/>

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Southern District of OhioIn re:
Suzanne Bair
DebtorCase No. 18-12585-bab
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-1

User: striplic
Form ID: 309APage 1 of 2
Total Noticed: 59

Date Rcvd: Jul 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2018.

db
19381190 +Suzanne Bair, 1800 Tanglewood Dr, Loveland, OH 45140-9319
19381191 +1420 Main Street LLC, 1431 Main Street, Cincinnati OH 45202-6339
19381192 +84 Lumber, P O Box 360343, Pittsburgh PA 15250-0001
19381193 +ADT Security Services Inc, P O Box 551200, Jacksonville FL 32255-1200
19381195 +Allied Glass, 2036 Reading Road, Cincinnati OH 45202-1484
19381197 +Bair Build Company, LLC, 1706 John Street, Cincinnati OH 45214-2462
19381198 +Barestone LLC, 2372 Madison Road #WIC, Cincinnati OH 45208-1037
19381199 +Barestone, LLC, c/o Brian Hirsch Agent, 105 E 4th Street #300, Cincinnati OH 45202-4023
19381229 +Barron Peck Bennie & Schlemmer, 3074 Madison Road, Cincinnati OH 45209-1723
19381229 +Brian Redden, 105 E 4th Street #300, Cincinnati OH 45202-4023
19381203 +CB Real Estate, 45 Fairfield Ave #4, Bellevue KY 41073-1149
19381209 +Chip & Diane Denning, 1507 Republic Street, Cincinnati OH 45202-7015
19381208 +D & A Services, 1400 E Touhy Ave #G2, Des Plaines IL 60018-3338
19381210 +DEPE, LLC dba Pella, 9869 Montgomery Road, Cincinnati OH 45242-6424
19381231 +Dale Seif, 110 E Emmitt, Waverly OH 45690-1334
19381211 +David Donnett, 1212 Sycamore #36, Cincinnati OH 45202-7355
19381217 +David Kamp, 1700 4th & Vine Tower, 1 West 4th Street, Cincinnati OH 45202-3604
19381241 +David Weber, 300 Pike Street #500, Cincinnati OH 45202-4241
19381212 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati OH 45202)
19381213 +First Bank of Ohio, 175 S Washington St, Tiffin OH 44883-2843
19381214 Genpact Services, LLC, PO Box 1969, Southgate MI 48195-0969
19381215 +Home Depot, PO Box 790328, Saint Louis MO 63179-0328
19381222 +Josh Loewenstine, 3616 Marburg Ave, Cincinnati OH 45208-1611
19381218 +Keidel, 1150 Tennessee Ave, Cincinnati OH 45229-1010
19381219 +Kingston Development Group LLC, 2372 Madison Road Unit WIC, Cincinnati OH 45208-1037
19381220 +Levy & Associates, 4645 Executive Drive, Columbus OH 43220-3601
19381223 +Louisville Tile, 3200 E Kemper Road, Cincinnati OH 45241-1540
19381201 +Michael Carter, coplaintiff with Barestone, 5580 Windridge View, Cincinnati OH 45243-2977
19381226 ++OHIO BUREAU OF WORKERS COMPENSATION, LAW SECTION BANKRUPTCY UNIT, P O BOX 15567,
COLUMBUS OH 43215-0567
(address filed with court: Ohio Bureau of Workers Compensation,
Attn: Law Section Bankruptcy Unit, PO Box 15567, Columbus OH 43215-0567)
19381224 +Office of District Counsel, 312 Elm Street, Suite 2350, Cincinnati OH 45202-2742
19381227 +One Advantage, 1232 W State Rd 2, La Porte IN 46350-5469
19381228 +PNC Bank, Western Loan Center, 2730 Liberty Ave, Bankruptcy Dept,
Pittsburgh PA 15222-4704
19381204 +Ravdeep & Sonia Chanana, 234 E 23rd Street #4A, New York NY 10010-4624
19381194 +Richard Avis, PO Box 31579, Chicago IL 60631-0579
19381240 +Santina Vanzant, 8534 E Kemper Road, Cincinnati OH 45249-3701
19381230 +Schimpf, Ginocchio & Kehres, 36 East 7th Street #2600, Cincinnati OH 45202-4452
19381232 +Speedway Super America LLC, P O Box 740587, Cincinnati OH 45274-0587
19381234 +Sunbelt Rental, 4631 Spring Grove, Cincinnati OH 45232-1944
19381237 +U S Attorney, 221 East Fourth Street, Suite 400, Cincinnati OH 45202-4219
19381238 +Union Savings Bank, 8534 E. Kemper Road, Cincinnati OH 45249-3701
19381239 Valley Insulation, 5537 OH 128, Cleves OH 45002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: rob@goering-law.com Jul 05 2018 19:05:37 Robert A Goering,
220 West Third Street, Cincinnati, OH 45202
tr +EDI: QEKFIELD.COM Jul 05 2018 22:53:00 Eileen K Field, 3991 Hamilton Middletown Road,
Unit U, Hamilton, OH 45011-6224
ust +E-mail/Text: ustpregion09.ci.ecf@usdoj.gov Jul 05 2018 19:06:15 Asst US Trustee (Cin),
Office of the US Trustee, 36 East Seventh Street, Suite 2030, Cincinnati, OH 45202-4457
cr +EDI: RMSC.COM Jul 05 2018 22:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
19381196 EDI: BANKAMER.COM Jul 05 2018 22:53:00 Bank of America, PO Box 982234, El Paso TX 79998
19381200 E-mail/Text: chris_foltz@trihealth.com Jul 05 2018 19:07:31 Bethesda Hospital,
PO Box 633571, Cincinnati OH 45263-3571
19381202 +E-mail/Text: bankruptcy@cavps.com Jul 05 2018 19:06:51 Cavalry SPV, 500 Summit Lake Drive,
Valhalla NY 10595-1340
19381205 +EDI: CHASE.COM Jul 05 2018 22:53:00 Chase, PO Box 15153, Wilmington DE 19886-5153
19381206 +EDI: CITICORP.COM Jul 05 2018 22:53:00 Citicards, P O Box 6500,
Sioux Falls SD 57117-6500
19381207 +EDI: CCS.COM Jul 05 2018 22:53:00 Credit Collection Services, 725 Canton Street,
Norwood MA 02062-2679
19381216 EDI: IRS.COM Jul 05 2018 22:53:00 Internal Revenue Service, P O Box 7346,
Philadelphia PA 19101-7346
19381221 +E-mail/Text: MBRODARICK@LLOYDMC.COM Jul 05 2018 19:07:34 Lloyd & McDaniel PLC,
P O Box 23200, Louisville KY 40223-0200
19381225 +E-mail/Text: Bankruptcy.notices@tax.state.oh.us Jul 05 2018 19:07:13 Ohio Attorney General,
30 E Broad Street, 14th Floor, Columbus OH 43215-3414

District/off: 0648-1

User: striplic
Form ID: 309A

Page 2 of 2
Total Noticed: 59

Date Rcvd: Jul 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

19382772	+EDI: PRA.COM Jul 05 2018 22:53:00	PRA Receivables Management, LLC,	PO Box 41021,
		Norfolk, VA 23541-1021	
19381233	E-mail/Text: Bankruptcy.notices@tax.state.oh.us Jul 05 2018 19:07:13	State of Ohio,	
	Department of Taxation, Attn: Bankruptcy Division,	P O Box 530,	Columbus OH 43266-0030
19381235	+EDI: RMSC.COM Jul 05 2018 22:53:00	Synchrony Bank,	PO Box 965004, Orlando FL 32896-5004
19381236	+EDI: RMSC.COM Jul 05 2018 22:53:00	Synchrony Bank (Lowe's),	Attention Bankruptcy Dept,
		PO Box 965060,	Orlando FL 32896-5060
19381242	+EDI: WFFC.COM Jul 05 2018 22:53:00	Wells Fargo,	PO Box 29482, Phoenix AZ 85038-9482
			TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

Asst US Trustee (Cin) ustpregion09.ci.ecf@usdoj.gov
Eileen K Field eileenfield.trustee@fuse.net, efield@ecf.epiqsystems.com
Robert A Goering on behalf of Debtor Suzanne Bair rob@goering-law.com,
rob_53891@ecf.courtdrive.com

TOTAL: 3